

Amendment to the 403(b) Thrift Plan

of

Children's Forum, Inc.

In accordance with the provisions of the Plan, the Employer hereby amends its Plan, effective as of July 1, 2018, as follows:

- (1) A note at the end of **Section 1.2(a)(1)** is added to read as follows:

Note: If the opportunity to make Salary Reduction Contributions (including Roth Contributions) is made available to any member of any class of Employees excludable under this Section 1.2(a)(1), then all Employees of that class will be eligible to make Salary Reduction Contributions (including Roth Contributions).

- (2) **Section 1.3(a)** is changed by the addition of the following paragraph to read as follows:

Any Participant who elects to make Salary Reduction Contributions in accordance with Sections 1.3(a) and 5.1 may irrevocably designate all or part of those contributions as Roth Contributions described in Section 402A of the Code by completing a form provided by the Plan Administrator.

- (3) **Section 2.28** is changed to read as follows:

"Roth Contributions" means Salary Reduction Contributions that have been designated as Roth Contributions described in Section 402A of the Code. Except as otherwise provided, Roth Contributions shall be treated in the same way as other Salary Reduction Contributions for all purposes of this Plan.

- (4) **Section 2.29** is changed to read as follows:

"Salary Reduction Contributions" means salary reduction contributions made by the Employer on behalf of a Participant pursuant to a salary reduction agreement between the Participant and the Employer.

- (5) **Section 2.30** is added to read as follows:

"Vested Retirement Age" means a Participant's Normal Retirement Age, unless Section 1.5 indicates that the Participant's right to the amounts in his Accounts attributable to Employer Contributions shall be 100% nonforfeitable upon the attainment of an earlier age.

- (6) **Section 4.2** is changed in its entirety to read as follows:

4.2 Participation Procedures

The Plan Administrator shall determine the Employees who are eligible to become Participants. Any Employee eligible to become a Participant shall be provided with such forms for his execution as may be needed for plan administration purposes and shall consent to be bound by the terms and conditions of this Plan and any and all amendments thereto as may be adopted from time to time.

Any eligible Employee may elect to make Salary Reduction Contributions (including Roth Contributions) as specified pursuant to Section 1.3(a). Such Participant shall execute a written enrollment form and a salary reduction agreement specifying the amount of his includible compensation to be withheld for allocation to his Employee Contribution Accounts for Roth Contributions and his Employee Contribution Accounts for other Salary Reduction Contributions.

Any eligible Employee who elects not to make Salary Reduction Contributions to this Plan on his original Entry Date, may on any later Entry Date, elect to contribute by completing a salary reduction agreement as provided by the Employer.

- (7) **Section 5.1** is changed by the addition of the following paragraph at the end to read as follows:

For purposes of this Section 5.1, a Participant's right to make, modify, cease or resume Salary Reduction Contributions by executing a salary reduction agreement shall include the right to designate how much (if any) of those Salary Reduction Contributions shall be treated as Roth Contributions.

- (8) **Section 5.10** of the Plan entitled "**Corrective Distribution**" is renamed "**Corrections**" and is changed in its entirety to read as follows:

5.10 Corrections

Any corrective distribution required under this Section 5 shall be withdrawn from the Contract(s) and investment alternatives selected by the Participant, if the Participant's written election is received by the Issuer at its home office at least 30 business days before the deadline for making that distribution, or as otherwise provided by the Contract. If the Participant's written election is not received by the Issuer at the time and in the manner required by the Contract, the corrective distribution shall be withdrawn from one or more of the Participant's investment alternatives determined in accordance with the order of priority used to pay the monthly per participant administrative charge under the Contract, unless otherwise provided by the Contract.

If a Participant is required to receive a corrective distribution from his Employee Contribution Accounts under this Section 5, amounts attributable to designated Roth Contributions described in Section 402A of the Code shall be withdrawn after amounts attributable to other Salary Reduction Contributions unless the Participant elects otherwise in writing. The Participant's written election must be received by the Issuer at its home office in at least 30 business days before the deadline for making that corrective distribution.

If a Participant's Salary Reduction Contributions are reduced prospectively to satisfy the limitations of this Section 5, his designated Roth Contributions described in Section 402A of the Code shall be reduced after his other Salary Reduction Contributions unless the Participant elects otherwise in writing. The Participant's written election must be received by the Issuer at its home office at least 30 business days before that reduction.

- (9) **Section 6.1(a)** is changed by the addition of the following sentence at the end to read as follows:

Separate Employee Contribution Accounts will be maintained for any amounts attributable to designated Roth Contributions described in Section 402A of the Code.

- (10) **Section 6.1(c)** is changed in its entirety to read as follows:

Separate Rollover Contribution Accounts will be maintained for any amounts attributable to designated Roth contributions described in Section 402A of the Code.

- (11) **Section 6.4(a)(2)** is changed by the addition of the following sentence at the end to read as follows:

Eligible Rollover Distributions attributable to designated Roth Contributions described in Section 402A of the Code shall be included for the purpose of determining whether a Distributee is entitled to a Direct Rollover in accordance with this Section.

(12) **Section 6.4(a)(3)** is changed by the addition of the following sentence at the end to read as follows:

Amounts attributable to designated Roth Contributions described in Section 402A of the Code shall be included for the purpose of determining whether a Distributee is entitled to a Direct Rollover in accordance with this Section.

(13) **Section 8.3(b)** is changed by the addition of the following paragraph at the end to read as follows:

Any amount withdrawn by a Participant from his Employee Contribution or Rollover Contribution Accounts pursuant to this Section 8.3 shall be withdrawn from the Investment Accounts selected by him (or pro rata from all of his Investment Accounts if he fails to specify). Amounts attributable to designated Roth Contributions described in Section 402A of the Code shall be withdrawn after amounts attributable to other Salary Reduction Contributions unless the Participant elects otherwise.

(14) **Section 8.5** is changed by the addition of the following paragraph at the end to read as follows:

Notwithstanding anything in the preceding paragraphs to the contrary, a Participant's Employee Contribution Accounts and Rollover Contribution Accounts attributable to designated Roth Contributions described in Section 402A of the Code shall not be considered part of his vested Accounts for the purpose of determining how much he may borrow or for the purpose of securing a loan under this Section 8.5.

(15) **Section 9.4** is changed by the addition of the following paragraph at the end to read as follows:

Any amounts attributable to designated Roth Contributions described in Section 402A of the Code shall be included in the value of a Participant's vested Accounts for purposes of determining whether he, his spouse or other beneficiary must receive an involuntary cash-out in accordance with this Section.

(16) **Section 9.6** is changed by the addition of the following paragraph at the end to read as follows:

Any amounts attributable to designated Roth Contributions described in Section 402A of the Code shall be included in the value of a Participant's vested Accounts for purposes of determining whether he, his spouse or other beneficiary must consent to a distribution in accordance with this Section.

This Amendment executed in the State of _____ on this _____ day of _____, 20____.

Children's Forum, Inc.

By: _____

Title: _____

Received in New York, NY on this _____ day of _____, 20 _____.

Mutual of America Life Insurance Company

By: _____

Title: Vice President